


NATIONALISATION OF BANKS

On July 19, 1969, former Prime Minister Late Indira Gandhi announced that 14 major commercial banks, which controlled 85 per cent of bank deposits in country, had been nationalised. Bank nationalisation was not a new concept for India as in 1955 the Imperial Bank of India was nationalised and renamed as State bank of India (SBI). In 1959 seven subsidiaries of SBI were formed by nationalising seven state banks. But it was the 1969 nationalisation that caused maximum impact on political and economic spectrum so much so that even Jayaprakash Narayan called this step as 'a masterstroke in political sagacity. On April 15, 1980, six more private sector banks having demand and time liabilities of not less than Rs 200 crore each were nationalized thereby extending further public control over the banking sector. The nationalization of banks in India was primarily done for two reasons. First, the partition of India in 1947 adversely affected the banking activities especially in Punjab and West Bengal. Secondly, the government believed that the ownership of the Bank by the sovereign will give new confidence to the customers and that it would dispel the suspicions existing in the minds of the people with regards to the capabilities of the bankers in the private sector. Before nationalization of commercial banks credit was concentrated to few hands and this formed Industrial Monopoly. No person except big Industrialist could get loan and advances. This neglected the other smaller industrialist. So, commercial banks were nationalized to curb the monopolizing tendencies. According to many economists nationalization of banks was the single-most-important economic policy decision taken by any government after 1947. The impact of this decision is considered by some to be, even more than the economic reforms of 1991. The Government of India wished to play an active role in the economic life of the nation and with this the government adopted a mixed economy. The two sectors, private and public were allowed to function independently of each other. The 50th anniversary of the nationalisation of banks can be a good occasion to systematically analyse the current performance of the PSBs and the necessary steps can be taken to improve the banking sector. After independence, the Government of India (GOI) adopted planned economic development for the country. Nationalisation was in accordance with the national policy of adopting the socialistic pattern of society. After the nationalization of banks, the branches of the public sector bank India rose to approximately 800 per cent in deposits and advances took a huge jump by 11,000 per cent. Banking under government ownership gave the public implicit faith and immense confidence about sustainability of the banks. In recent times, there is an increased call for privatisation of the banks to solve the current problems faced by the banking sector. The growth of privatization has not, of course, gone uncontested. Critics of widespread privatization contend that private ownership does not necessarily translate into improved efficiency. In fact, the Indian banking system has reached even to the remote corners of the country. We must not make haste in going for privatisation of banks, rather it must focus on comprehensive governance reforms, resolution of NPAs and creating a free market so that investment can be reinvigorated and wheels of the economy can again get back on track.



OFF 'D' CUFF

Be Generous Aid, inspire and protect

Just like happiness, kindness and love, generosity breeds more generosity. It's difficult to say that there can ever be a selfless act of generosity because giving happiness to others is the best way to give happiness to yourself. But the key with practising generosity is to do so without expectation of anything in return, and this is the hard part. So even if you start small and give just a little, it is good if you can do so from the heart and with no selfish conditions attached. Of course, if somebody thanks you it is very nice, but if you don't get any thanks it doesn't matter, you just give anyway. Generosity isn't just about giving in a material way. If you can teach or inspire another person, that is an excellent practice of generosity. You can also give protection or care to someone, another act of generosity. Patience, tolerance, respect, laughter, appreciation, kindness and compassion are all wonderful gifts that we have to offer every day when we think about it. A good way to start is by dividing what you can give into two; giving half to others and the other half keep for yourself; you share. In this way, we gradually get back to a sense of pure motivation, with no strings attached or any need to tell the world what we have done. The act is enough in itself. When you make such actions from the heart it gives you a cooling, peaceful, happy feeling. You are not proud, but apprecia-

August 5: Day of deliverance for West Pak Refugees

■ ANJANA KHAJURIA

Sitting inside his 1-room modest office on a Sunday afternoon, Labha Ram Gandhi, President of the West Pakistan Refugees (WPR) Action Committee, is carrying on with his work dedicatedly. After abrogation of Article-370 by Government, decade-old struggle of members of WPRs finally came to a fruitful conclusion. Labha Ram Gandhi took charge as president of the West Pakistan Refugees (WPR) Action Committee in 2004. "The situation was very bad at the time I became President. My predecessors had dedicated their entire lives to the cause of WPR's but they had been duped by the successive governments at the center and the state", admitted Gandhi. The partition saw the emergence of two nations India and Pakistan accompanied by series of communal riots, immense destruction, loss of lives and displacement of millions of people from either side of the international border. Those who came to the Indian side, mainly Hindus and Sikhs settled, in the course of time, in different parts of the country. However, for those who came to the State of Jammu & Kashmir (J&K) from West Pakistan, the situation was different owing to the disputed and unsettled nature of the Kashmir issue and promulgation of Article 370 and 35 A of Indian Constitution in the state. The displacement in Jammu and Kashmir is as old as the partition of the Indian sub-continent. Millions of people fled from the adjoining area of Pakistan, mostly from Sialkot district. These people settled in the state of Jammu & Kashmir in 1947 but were not considered as the citizens of the erstwhile state. Labha Ram Gandhi maintained, "Our forefathers while sensing the blatant discrimination meted out to the people of our community decided to leave J&K and get settled in different parts of the country, but were stopped midway by Pandit Nehru & Sheikh Abdullah who assured us of providing us all the rights that a citizen of free India possessed," but admitted, "All promises and assurances of the two leaders proved to be a sham and a ploy to deter us from leaving the state and get settled in other parts of the country". The main cause of the marginalization of the people from the WPRs community was

the denial of the Permanent Resident Citizenship (PRC) of the erstwhile state of Jammu & Kashmir. This single action perpetuated their isolation and deprived them from being a part of the mainstream society. Labha Ram Gandhi maintains, "As the WPRs were denied the PRC of the erstwhile state, they were ineligible to vote in the assembly and the Panchayat elections of the state, thus denying them the basic right provided by the Indian Constitution". Denial of the citizenship meant that they couldn't purchase any property in the state, thus further perpetuating their discrimination. In 2006, when Labha Ram Gandhi took over the reins of the movement, he decided to intensify the struggle of the community against the discrimination meted out to them since generations. "I along with the elders of the community decided to expand our reach among the community members and to make them ready for a struggle," said Gandhi. After consultations with the members of the community, Gandhi decided to protest outside the Parliament in New Delhi to make the 'deaf hear'. A few months after assuming the reins of the movement in 2006, members of WPRs under his leadership started a sit-in protest in the national capital. While no prominent political leader took any serious note of their sit-in protest in New Delhi, a curious development took place back in Jammu. Gandhi recalled, "Oscar Fernandes, a close confidant of UPA Chairperson Sonia Gandhi was on an official visit to Jammu University when a journalist asked him about the sit-in protest of the members of the WPRs. To the utter surprise of the journalist, Oscar Fernandes denied any knowledge of such a protest but promised to enquire about the same. On his return back to New Delhi, Fernandes paid a visit to us and enquired about our demands. After giving a sympathetic hearing to our case, he assured of us an audience with Sonia Gandhi". Labha Ram Gandhi added, "Though Sonia Gandhi gave a sympathetic hearing to our case; nothing fruitful came out of the meeting. We then decided to meet with other prominent leaders and personalities in New Delhi to present our case". Recalling once such encounter with then Home Minister of India, Shivraj Patil, Labha Ram Gandhi noted, "Like other lead-

ers we met in the National capital, he also gave us a patient hearing. We then requested him about seeking an appointment with Farooq Abdullah, who was a Union Minister back then in the UPA cabinet while his son Omar Abdullah, was the Chief Minister of the J&K." Labha Ram Gandhi's face turns serious when asked about his meeting with the Farooq Abdullah. "He turned aggressive on hearing us out and announced in a loud voice that he won't give then the citizenship of the state to us as this would upset his constituency in Kashmir", recalled Gandhi. Labha Ram Gandhi turned to us and remarked, "You see! It's all about the vote bank and political power. Nobody cares about humanity. If anybody cared, we wouldn't be wandering from door to door asking for the rights for last 60 years, which have been provided to us the Indian Constitution". On being asked the reason for the blatant discrimination against the WPR, Labha Ram Gandhi answers without wasting a moment, "Article-370 which provided special status to erstwhile state of Jammu & Kashmir. It was the root cause of the blatant and unabated discrimination of different sections of the society in J&K, including ours". Till 2005, the youth from the WPRs community were eligible to participate in the recruitment process for armed forces and central paramilitary forces. But in 2005, the Union Government amended the rules to make the PRC mandatory for applying in the recruitment process. This ruled out all the, otherwise eligible, candidates from WPRs community from applying for these jobs. "This was like adding salt to our wounds", exclaimed Gandhi. "How could the politicians show so much insensitivity to a community which has been deprived of even basic rights since generations", he argued. "With this development", claimed Labha Ram Gandhi, "It became clear that we would not be provided our constitutional rights by simply following the policy of petitions and prayers. We needed to explore some more active constitutional means to make our voice heard to the corridors of power both in New Delhi and the state". It was only after years of efforts by Labha Ram Gandhi and the leaders of the WPRs community that finally they were allowed to apply for

jobs in the defense forces and paramilitary forces. "I want to thank Late Manohar Parrikar, the then Defence minister of India for undoing the wrong and allowing the children of our community to apply for the employment in the forces," said Labha Ram. Finally on August 5, 2019, with the abrogation of Article-370 (and with it 35-A), the decades long struggles of the members of the WPRs community came to a fruitful conclusion. "India got independence on 15th August, but the members of our community got freedom on 05th August 2019", exclaimed Gandhi. He continued, "Now the children won't have to bear the humiliation of being called a Pakistani, just because our ancestors, several generations earlier, migrated from Pakistan to India". "We want to remember 5th August as the day when all the penance and struggles of our ancestors finally bore the fruit", claimed Labha Ram Gandhi. Thanking the current government at the center, Labha Ram Gandhi maintained, "It was only due to the strong willed government, that our decade's old issue was finally resolved". Labha Ram Gandhi accepted that with the abrogation of the Article-370, they have finally attained what they have always struggled for; yet he maintains that decades of marginalization have deeply affected the community. He maintained that the process of re-absorption in the mainstream will take some time. "We have to mentally accept the fact that our days of subjugation and deprivation are over. Time has come for us to be a part of the mainstream society". Labha Ram Gandhi maintained, "We don't have any legal barriers imposed by the state anymore. It's only the mental barriers that we need to fight now. But we won't stop till we win that battle also, like we have won the earlier ones". The abrogation of Article-370 has ushered in an era of new possibilities and opportunities for the refugees from West Pakistan. For the first time since their displacement, they are made to believe themselves as being equal citizens of the land on which they live and work. 'Sky is the limit' for the new generation youth of the community as the chains of bondages have finally been unshackled and their wings set free to live the life of their dreams.

Transforming rural areas through Krishi Vigyan Kendras

■ DR BANARSI LAL

India is a land of villages and most of the people residing in the villages are farmers. Agriculture is the major occupation of the people and around 60 per cent of the population is directly associated with agriculture. Agricultural development is helpful for the overall growth and development of the country. Agriculture is the mainstay of the people as it provides employment to more than half of the population of the country. This sector contribution signifies the dependency of the country on agriculture. The green revolution increased the agricultural production of the nation and India became self-reliant in many agro-commodities. But a lot is needed to improve the condition of the farmers as they are really the backbone of the country. Judicious use of land is necessary to mitigate the growing needs of the increasing population by keeping the sustainability of soils, ecosystems and environment in view. The Indian Council of Agricultural Research (ICAR) has started a scheme to establish innovative agricultural science-based institutions called as Krishi Vigyan Kendras (Farm Science Centres) in the country. The National Commission on Agriculture and the Planning Commission have strongly recommended its implementation. In order to work out the details of the Krishi Vigyan Kendras, a committee under the chairmanship of Dr Mohan Singh Mehta was constituted by the ICAR in 1973. The Krishi Vigyan Kendras are mainly designed to impart need-based and skill oriented training to the practicing farmers, in-service extensional personnel and to those who are interested for self-employment. The Krishi Vigyan Kendras are implemented through State Agricultural Universities, selected ICAR institutes, central universities, voluntary organisations and State Governments. The first Krishi

Vigyan Kendra was established in 1974 at Pudducherry under Tamil Nadu Agricultural University, Coimbatore. The Krishi Vigyan Kendras are concerned with agricultural technical literacy, the acquisition of which does not require as a precondition to read or write. These Kendras cater needs of those who wish to be self-employed or those who are already employed. There is no particular syllabus for the Krishi Vigyan Kendras. The programmes and syllabus of Krishi Vigyan Kendra are tailored according to the needs, resources and potential for the agricultural growth in a particular area. Agricultural growth is the prime goal of the Krishi Vigyan Kendras. Priority is given to the weaker sections of the society like small, marginal, tribal farmers, agricultural labourers, drought prone areas, hilly areas, forest areas, coastal areas etc. and work-experience is the main method of imparting training. The first objective of ICAR is to cover the entire country with one Krishi Vigyan Kendra in each district and priority is given to the backward areas. As there is a great demand for the improved agricultural technologies by the farmers so there is great demand of Krishi Vigyan Kendras throughout the country. Farmers need not only the knowledge of the technologies but also more skills in the agricultural operations for adoption. Now the effectiveness of Krishi Vigyan Kendras has been enhanced by the addition of on-farm testing and front line demonstrations on the agricultural technologies. The four major functions of Krishi Vigyan Kendras are (i) To impart training to the farmers and extension functionaries. (ii)To organise long-term vocational training for the rural youths in order to generate the self-employment. (iii)To lay-out front-line demonstrations at farmers field to generate the production data and also to get feedback from the farmers.(iv)To conduct on-

farm tests, refinement and documentation of agricultural technologies. Needs based trainings are designed for different types of farmers. The training courses are designed on the basis of information received from village survey through Participatory Rural Appraisal (PRA) or Rapid Rural Appraisal (RRA) methods and characterise the human and physical resources. The farming system of the farmers is taken into account while designing the courses of the programmes. All methods and means to develop the skill among the farmers in their areas of interest are taken into account. Basically the trainings starts from the farmers production units such as farmers fields, dairy units, poultry units, goat units, sheep units etc. and terminates with discussion. No certificate or diploma is awarded to the farmers for the trainings. Follow-up extension programmes are conducted after trainings in order to get the impact of the trainings on the trainees. The KVK staff is comprised the sixteen members team. The Krishi Vigyan Kendra is headed by Senior Scientist-on-Head. The subject Matter Specialists (SMSs)/scientists from the different discipline like Agricultural Extension, Horticulture, Agronomy, Home Science, Animal Science and Fisheries forms the scientific staff of the KVK. The programmes are assisted by a Programme Assistant. Farm Manager takes care of KVK farm which is mainly used for demonstration purpose. The agricultural universities KVKs are headed by the Director Extension (DE) and at zone level KVKs are monitored and guided by Director Agricultural Technology Application Research Institute (ATARI).At central level KVKs are headed by Deputy Director General (DDG).The Indian Council of Agricultural Research (ICAR) provides guidelines to KVKs and conducts periodic supervision. KVK is having its own build-

ings, demonstration farm, vehicles, and farmer's hostels for scientific staff. KVK executes its activities with the help and guidance of local management committee. The KVKs are provided 100 per cent financial assistance from the ICAR. Krishi Vigyan Kendra plans and conducts survey of the operational areas to identify the training needs of the farmers. It compiles all the recommendations for the district to utilize in the training programmes. KVK conducts need-based, production oriented short and long-term training courses both on and off campus. KVK maintains the farm on the scientific basis for the demonstration purpose in order to provide the work experience to the farmers and also to disseminate the latest agricultural technologies. KVK also imparts some general training to the rural illiterates and school drop outs in order to convert them as the good farmers. KVK also provides trainings to the women for home making and nutrition education for rural community and also on other areas like cottage industries home crafts etc. KVK undertakes on-farm testing of the agricultural technologies and allied aspects for their suitability and also to identify the constraints. KVK helps to implement all the schemes of the ICAR and other related organisations. KVK demonstrates the various technologies to recommend for their adoption for maximizing the yield or income per unit time in different resource conditions. Presently India is having 731 KVKs all over the country. Sher-e-Kashmir University of Agricultural Sciences and Technology-Jammu is also having its nine Krishi Vigyan Kendras which are catering the agricultural needs of the farmers of Jammu province. The Krishi Vigyan Kendras are really transforming the rural areas.

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Power decentralization paving way to grass root democracy in J&K

■ ANKUSH MANATH

To enhance grassroots level democracy in Jammu and Kashmir, Democratic decentralization through Panchayati Raj Institutions was established with historic implementation of 73rd Amendment, which envisages the Gram Sabha as the foundation of Panchayat Raj system and empowers Scheduled Castes, Scheduled Tribes and women. The decentralization of powers in J&K helps grass-root representatives to participate in political, economic and social activities of their respective areas effectively. It also increases the responsiveness of the Government to the needs of the people. "The government is able to reach a larger number of people with services, consequently increasing the spread of governance and tax collection. It also strengthens national integration," an official said. The history of strengthening grassroots democracy was created in J&K with the conduct of free, fair and peaceful panchayat elections. These Panchayat elections recorded a substantial 74.1 per cent voter turnout. A total of 3,650 Sarpanchs and 23,660 Panchs were elected to lay foundation for three-tier Panchayati Raj System for the first time across J&K. After successful conduct of Panchayat elections, elections for Block Development Councils (BDCs) were conducted for the very first time in the history of J&K. The BDC elections saw an overwhelming voter turnout of 98.3 per cent in which 276 chairpersons were elected in a total transparent manner. Finally, District Development Council elections were held in 8 phases which witnessed a tremendous voter turnout of 51.7 per cent. The process elected 20 DDC Chairpersons and 20 Vice-Chairpersons besides a total of 278 DDC members were also elected, thus completing the implementation of 3-tier Panchayati Raj system here. In his speech at Pali village of Samba, Prime Minister, Narendra Modi described the Panchayat Divas celebrations in Jammu and Kashmir as indicative of big change, adding that Central government schemes are now getting implemented expeditiously and are

directly benefiting people. Prime Minister also said that it is a matter of great pride that democracy in Jammu and Kashmir has reached the grassroots. "The three-tier Panchayati Raj System got established in Union Territory after people gave me an opportunity to serve at the Centre," said Modi, adding that districts in J&K, through their elected Panchayats, have been allocated funds worth Rs 22,000 crore this year; up from Rs 5,000 crore until three years ago. He also said that since August 2019, the government has been focusing on bringing about wide-ranging reforms to substantially improve governance and enhance ease of living for the people. Further, in an encouraging move, the plan allocation for Panchayats has been doubled from Rs 5136 crore in 2020-21 to Rs 12,600 crore in 2021-22 in J&K. The planning process has been accomplished in accordance with the constitutional mandate. Besides, an insurance cover of Rs 25 lakh has also been provisioned for the elected representatives of all Panchayats. In an endeavour to further enhance the skills and efficiency of PRI representatives, a slew of capacity building and training programs are being conducted for Sarpanchs and Panchs in reputed training institutions like IMPARD and outside institutions as well. Besides, induction courses, digital literacy trainings, gram Panchayat development plan training and training workshops have been organized for newly elected BDC Chairpersons. About 750 elected representatives have been provided training cum exposure visits outside UT. For the first time since independence, elected grass root representatives were given formal protocol to unfurl the National Flag on Independence Day and Republic day. The elected representatives are given formal position in the warrant of precedence and a regular system of interaction of district officers with Panchayat representatives has been institutionalized. Lieutenant Governor, Manoj Sinha also said for the first time, "we are seeing a full-fledged three-tier Panchayati raj system in

place." He said that 'Jan Bhaghidari' is our strength and our power. "Prime Minister has laid a solid foundation for inclusive development by implementing the three-tier Panchayati Raj system in Jammu and Kashmir for the first time," he remarked. "29 Departmental functions have been transferred to all panchayats and 7 departments to urban local bodies. For the first time in 2021, the District Capex Budget of Rs 12,600 crore was prepared with the active support of Panchayati Raj representatives. Prior to that in 2020-21, this figure was Rs 5136 crore", he said. Recently, in the presence of all DDC Chairpersons, a historic Rs. 22,126.93 Cr District Capex Budget for the financial year, more than 75 per cent since last year, was approved for the equitable development of the UT. Union Minister of Rural Development & Panchayati Raj, Giriraj Singh and Lieutenant Governor, Manoj Sinha handed over National Panchayat Awards to PRI members of J&K at Raj Bhawan in Jammu under different categories of National Panchayat Awards 2022 to encourage and recognize their great work in strengthening Panchayati Raj system in J&K. The District Development Council (DDC) elections in Jammu and Kashmir provided self-rule and autonomy, and empowered leaders from the grassroots to take their own decisions as committed by Prime Minister Narendra Modi to empower the people at the grassroots. Panchayati Raj Institutions (PRIs), through which the self-government of villages is realized, have been entrusted with the task of economic development, strengthening social justice and implementation of Central and State Government Schemes at the grass root level. To give these institutions financial strength, a historic district level planning process was accomplished in accordance with the constitutional mandate. The preparation of the plan adopted a bottom-up approach-first at the Panchayat level, then at block level and then at the district level.

